

PAY LAG REPORT
(Number of days from injury effective date to date first payment made)

TYPE	FORM 701 REC'D DATES	# OF VALID FORM 701'S	AVERAGE # DAYS	PAID 0-15 DAYS	%	PAID 16-30 DAYS	%	PAID 31 + DAYS	%
Group Funds	1/1/94 - 12/31/94	4,731	29	1,463	30.9%	1,942	41.0%	1,326	28.0%
	1/1/95 - 12/31/95	4,563	30	1,422	31.2%	1,872	41.0%	1,269	27.8%
	1/1/96 - 12/31/96	3,208	24	1,261	39.3%	1,319	41.1%	628	19.6%
	1/1/97 - 12/31/97	2,941	22	1,390	47.3%	1,079	36.7%	472	16.0%
	1/1/98 - 12/31/98	2,928	21	1,481	50.6%	1,030	35.2%	417	14.2%
	1/1/99 - 12/31/99	2,729	20	1,399	51.3%	939	34.4%	391	14.3%
	1/1/00 - 12/31/00	2,320	19	1,273	54.9%	746	32.2%	301	13.0%
	1/1/01 - 12/31/01	2,297	19	1,178	51.3%	805	35.0%	314	13.7%
	1/1/02 – 12/31/02	2,234	18	1,245	55.7%	739	33.1%	250	11.2%
	1/1/03 – 12/31/03	2,247	18	1,249	55.6%	742	33.0%	256	11.4%
1/1/04 - 12/31/04	2,281	18	1,388	60.9%	640	28.1%	253	11.1%	
Self-Insureds	1/1/94 - 12/31/94	18,675	26	6,612	35.4%	8,029	43.0%	4,034	21.6%
	1/1/95 - 12/31/95	18,694	27	6,425	34.4%	7,967	42.6%	4,302	23.0%
	1/1/96 - 12/31/96	11,973	23	4,635	38.7%	5,383	45.0%	1,955	16.3%
	1/1/97 - 12/31/97	11,896	21	5,476	46.0%	4,759	40.0%	1,661	14.0%
	1/1/98 - 12/31/98	10,146	19	5,200	51.3%	3,709	36.6%	1,237	12.2%
	1/1/99 - 12/31/99	9,735	18	5,288	54.3%	3,322	34.1%	1,125	11.6%
	1/1/00 - 12/31/00	10,331	17	6,016	58.2%	3,246	31.4%	1,069	10.3%
	1/1/01 - 12/31/01	8,645	16	5,408	62.6%	2,473	28.6%	764	8.8%
	1/1/02 – 12/31/02	7,436	15	4,841	65.1%	2,040	27.4%	555	7.5%
	1/1/03 – 12/31/03	7,582	16	5,005	66.0%	2,013	26.5%	564	7.4%
1/1/04 - 12/31/04	6,837	16	4,581	67.0%	1,740	25.4%	516	7.5%	
Insurance Companies	1/1/94 - 12/31/94	32,983	30	12,139	36.8%	11,434	34.7%	9,410	28.5%
	1/1/95 - 12/31/95	29,509	29	11,583	39.3%	9,952	33.7%	7,974	27.0%
	1/1/96 - 12/31/96	19,073	23	9,870	51.7%	5,958	31.2%	3,245	17.1%
	1/1/97 - 12/31/97	17,889	22	9,187	51.4%	5,689	31.8%	3,013	16.8%
	1/1/98 - 12/31/98	17,492	22	9,341	53.4%	5,268	30.1%	2,883	16.5%
	1/1/99 - 12/31/99	18,718	21	10,349	55.3%	5,538	29.6%	2,831	15.1%
	1/1/00 - 12/31/00	20,467	20	11,628	56.8%	5,989	29.3%	2,850	13.9%
	1/1/01 - 12/31/01	17,055	20	9,887	58.0%	4,893	28.7%	2,275	13.3%
	1/1/02 – 12/31/02	15,111	20	8,789	58.2%	4,431	29.3%	1,891	12.5%
	1/1/03 – 12/31/03	14,346	19	8,990	62.7%	3,770	26.3%	1,586	11.1%
1/1/04 - 12/31/04	12,866	18	8,139	63.3%	3,313	25.8%	1,414	11.0%	
Average	1/1/94 - 12/31/94	56,389	29	20,214	35.8%	21,405	38.0%	14,770	26.2%
	1/1/95 - 12/31/95	52,766	28	19,430	36.8%	19,791	37.5%	13,545	25.7%
	1/1/96 - 12/31/96	34,254	23	15,766	46.0%	12,660	37.0%	5,828	17.0%
	1/1/97 - 12/31/97	32,726	22	16,053	49.1%	11,527	35.2%	5,146	15.7%
	1/1/98 - 12/31/98	30,566	21	16,022	52.4%	10,007	32.7%	4,537	14.8%
	1/1/99 - 12/31/99	31,182	20	17,036	54.6%	9,799	31.4%	4,347	13.9%
	1/1/00 - 12/31/00	33,118	19	18,917	57.1%	9,981	30.1%	4,220	12.7%
	1/1/01 - 12/31/01	27,997	19	16,473	58.8%	8,171	29.2%	3,353	12.0%
	1/1/02 – 12/31/02	24,781	18	14,875	60.0%	7,210	29.1%	2,696	10.9%
	1/1/03 – 12/31/03	24,175	18	15,244	63.1%	6,525	27.0%	2,406	10.0%
1/1/04 - 12/31/04	21,984	18	14,108	64.2%	5,693	25.9%	2,183	9.9%	
Please note:	Beginning with the 1/1/96 period, no claims were counted in which a Form 107 had been filed.								
	Beginning with the 7/1/96 period, no claims were counted in which a Form 104A or 104C had been filed.								
	Beginning with the 1/1/97 period, no claims were counted in which partial benefits were initially paid.								